APR 0 1 2004 & A

DECLARATION - USA PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled SYSTEMS AND METHODS FOR EDITING CHECK TRANSACTIONS; the specification of which was filed on October 27, 2003 as Application Serial No. 10/695,481.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above;

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56;

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful, false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of first inventor: Cheryl Phillips
Inventor's signature Wy Philly
Day 19 Month Hondy Year 2001
Residence: 11637 E. Via Salida; Yuma, AZ 85367
Citizenship: United States of America
Post Office Address (if different from residence):

Full name of second inventor: David Smith		
Inventor's signature Dowal W. Amitl		
Day 18 Month February	Year Zoo4	
Residence: 4730 Rainbow Run; Sugar Land, TX 77479		
Citizenship: United States of America		
Post Office Address (if different from residence):		

Send Correspondence To: KNOBBE, MARTENS, OLSON & BEAR, LLP Customer No. 20,995